

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for the Secured Creditor  
New Jersey Housing & Mortgage Finance Agency

In re:  
Joy C. Murl

Debtor

Case No: 15-12253 CMG

Chapter: 13

Hearing Date: N/A

Judge: Christine M. Gravelle



Order Filed on November 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form:

☐

Followed

☐

Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 6, 2017

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Upon the motion of New Jersey Housing & Mortgage Finance Agency, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as, 2 Jaffrey Way, Hamilton NJ 08620**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

It is further ORDERED that movant may pursue any and all loss mitigation options with respect to the Debtor(s) or the real property described above, including but not limited to repayment agreement, loan modification, short sale or deed-in-lieu of foreclosure.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Joy C. Murl  
Debtor

Case No. 15-12253-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db +Joy C. Murl, 2 Jaffrey Way, Hamilton, NJ 08620-1524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald Quigley on behalf of Debtor Joy C. Murl lawoffices@quigleyfayette.com,  
donaldquigley.dq@gmail.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin C. Fayette on behalf of Debtor Joy C. Murl lawoffices@quigleyfayette.com  
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
rsolarz@kmlawgroup.com

TOTAL: 7